Beginning Farmer Case Study

Roberto Ceja
Operating Loan

Roberto’s Story

Applied for two Farm Service Agency Direct Farm Operating Loans for $30,000 each to buy cattle.

Has 20 head of cattle, 35 acres of alfalfa, and 10 acres of hay. The grasses are mainly for his cattle.

Currently sells his cattle to nearby ranchers rather than to specific markets.

Operation

Roberto has a cow/calf operation and sells them during the spring. He also wants to have smaller parcels of sorghum, alfalfa, and hay.

“When I was a kid, we lived on a farm with my parents and grandparents. They instilled in me a love for animals and land. Out of seven siblings, I am the only one that took to farming. I’ve always wanted to have my own land because that enables me to have my own cattle.”
At first, I didn’t have anyone to guide me. I met with other local farmers during a community meeting. They inspired me to look into U.S. Department of Agriculture (USDA) assistance. I also had a positive experience with Matt Meyer, the local Farm Service Agency agent, and Lucia Schulz with Center for Rural Affairs, who gave me the confidence to create a business plan and apply for an operating loan.

**ADVICE TO BEGINNING FARMERS/RANCHERS**

My advice to anyone is that if you love agriculture, then stick with it, because it is a lot of hard work. It takes passion, love, and courage to farm.

**CHALLENGES**

There have been a lot of challenges this year—I lost some cattle due to the harsh winter, and also lost all my alfalfa recently due to flooding. It had been raining for almost three days straight. I want to continue trying until I can’t do it anymore.

**RECOMMENDATIONS TO USDA AGENTS**

I would like USDA to consider systems other than loans or cost share. These systems require beginner farmers to get into debt quickly and run the risk of failing. I thought after a beginner farmer has gone through an evaluation about their seriousness in farming, USDA could give them, let’s say five or 10 goats, or several pounds of seeds for free. The beginner farmer would have a set time to double his harvest or livestock, and once they have doubled their business, they return half of their yield. This would be a revolving door process. Then, beginner farmers wouldn’t get into debt quickly. I have heard other countries implement this type of system.

“It was great; very knowledgeable and flexible when it came to changing the meeting times, because at times it was almost impossible to get off work.”